

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Ralph R. Woodbury,
190 Stina Avenue
Hemingway, South Carolina 29554.

File Number 2003-118022

**Default Order Revoking
All Licensing Privileges**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (2002), by the State of South Carolina Department of Insurance upon Ralph R. Woodbury, by both certified mail, return receipt requested, and by regular mail on May 29, 2003.

That letter informed Mr. Woodbury of his right to request a public hearing upon the allegations of impropriety contained within the letter against him. The letter further warned that his failure to make a timely, written request would result in my summary revocation of his license to do business as a resident insurance producer within the State of South Carolina. Mr. Woodbury had failed to provide the Department with a correct/ current address in violation of S.C. Code Ann. § 38-43-107 (Supp 2002), and the United States Postal Service returned as undeliverable the letters sent by the Department. On June 24, 2003, however, Mr. Woodbury, through the legal representation of attorney John R. Etheridge, Jr. requested a public hearing. Subsequently, and due to Mr. Woodbury's failure to pay the administrative fee, on January 2, 2004, Chief Administrative Law Judge Marvin F. Kittrell informed respondent of the Administrative Law Judge Division's to deny his request. On January 15, 2004, therefore, counsel for the Department submitted the entire matter directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to do business as a resident insurance producer within the State of South Carolina, Ralph Woodbury was convicted by a South Carolina Circuit Court of General Sessions in Florence County, of "Drugs/ MP of other Schedule I, II, III with d-1st"; Docket Number 2002GS2100620.

Section 38-43-130 of the South Carolina Code provides the Director or his designee "may revoke or suspend an producer's license after ten day's notice...when it appears that an producer...has violated this title or any regulation promulgated by the department."

In accordance with my findings of fact, and considering Ralph R. Woodbury's failure to avail himself of his opportunity to be heard, I now conclude, as a matter of law, that Mr. Woodbury violated S.C. Code Ann. § 38-43-130 (Supp. 2002) and that his resident insurance producer's license should be revoked.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2002). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110(3) (2002), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore, ordered that the license of Ralph R. Woodbury to do business as a resident insurance producer within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to him.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Mr. Woodbury is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

This order becomes effective as of the date of my signature below.

A handwritten signature in black ink, appearing to read "E. N. Csiszar", with a long horizontal flourish extending to the right.

Ernst N. Csiszar
Director

15 January 2004, at
Columbia, South Carolina